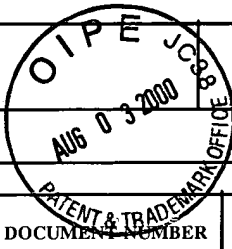


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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	
	BA						
	BB						
	BC						
	BD						
	BE						
	BF						
	BG						
	BH						
	BI						
	BJ						
	BK						

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION	
						YES	NO.
	BL						
	BM						
	BN						
	BO						

**OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)**

	BP		"PayMe.com Web Site," found on the World Wide Web at <a href="http://www.payme.com">http://www.payme.com</a> .
	BR		"eMoneyMail Web Site," found on the World Wide Web at <a href="http://www.emoneymail.com">http://www.emoneymail.com</a> .
	BS		"eCount Web Site," found on the World Wide Web at <a href="http://www.ecount.com">http://www.ecount.com</a> .
	BT		"Tradesafe.com Web Site," found on the World Wide Web at <a href="http://www.tradesafe.com">http://www.tradesafe.com</a> .

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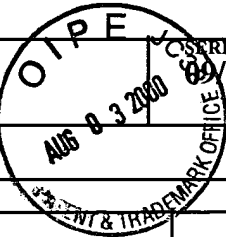
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**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>JP</i>	AA	5,899,980	5/4/99	Wilf et al.			8/11/97
<i>JP</i>	AB	5,745,886	4/28/98	Rosen			6/7/95
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION	
						YES	NO.
	AL						
	AM						
	AN						
	AO						

**OTHER REFERENCES** (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>JP</i>	AP	"Billpoint Web Site," found on the World Wide Web at <a href="http://www.billpoint.com">http://www.billpoint.com</a> .
<i>JP</i>	AR	"I-Escrow Web Site," found on the World Wide Web at <a href="http://www.iescrow.com">http://www.iescrow.com</a> .
<i>JP</i>	AS	"PayMyBills.com Web Site," found on the World Wide Web at <a href="http://www.paymybills.com">http://www.paymybills.com</a> .
<i>JP</i>	AT	"PayPal Web Site," found on the World Wide Web at <a href="http://www.paypal.com">http://www.paypal.com</a> .

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